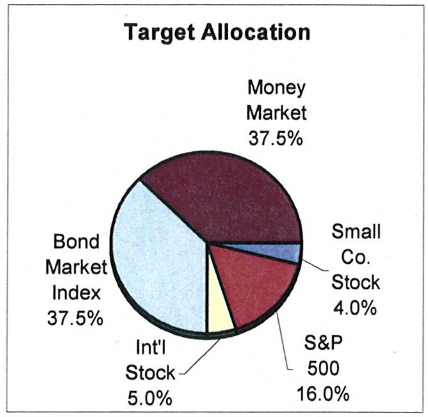
CONSERVATIVE PREMIXED FUND
As of December 31, 2005



Investment Objective: Through a combination of 75% fixed income investments and 25% stocks, this Fund is designed to provide a diversified conservative strategy with emphasis placed on fixed income to obtain lower volatility and market risk.

Investment Style: The Fund consists of a mixture of some of the other investment choices available in the Plans. The target allocation for this Fund is shown in the pie chart at the right.

Performance Thru 12/31/05

	Fund*	Lehman Aggregate	S&P 500 Index	SSgA Money Market	Russell 2000 Stock Index	MSCI ACWI Ex-US
One Year	4.1%	2.4%	4.9%	3.0%	4.6%	16.6%
Three Years	6.3	3.6	14.4	1.7	22.1	25.7
Five Years	4.0	5.9	0.5	2.3	8.2	6.3

*Time-weighted rates of return, net of investment fees.

Target Allocation:

	Targets	Holdings
S&P 500 Stock Index Fund	16.0%	17.5%
Small Company Stock Fund	4.0	5.0
International Stock Index Fund	5.0	6.7
Bond Market Index Fund	37.5	35.6
Money Market Fund	37.5	35.2

Portfolio Analysis: Portfolio Assets $19.3 M

For additional information, please refer to the fact sheets on the individual funds: S&P 500 Stock Index Fund, Small Company Stock Fund, International Stock Index Fund, Bond Market Index Fund, and Money Market Fund.

Manager: S&P 500 Stock Index Fund, Bond Market Index Fund, and Money Market Fund are managed by State Street Global Advisors, Small Company Stock Fund by Dimensional Fund Advisors, and International Stock Index Fund by Barclays Global Advisors.

Annual Investment Fee: Approximately 0.10%